Unaudited Financial Results (Quarterly) As at 4th Quarter (31,03/2076) of the Fiscal Year 2075/076

Particulars	Bank			
Assets	This Quarter Ending	Immediate Previous year Ending		
Cash and Cash Equivalents	987,793,521	1.125.483.173		
Due from Nepal Rastra Bank	86,225,732	62,498,316		
Placement with Bank and Financial Institutions	-	,,		
Derivative Financial Instruments				
Other Trading Assets				
Loans and Advances to BFIs	333,294,505	333,294,505		
Loans and Advances to Customers	1,687,496,391	1,237,881,61		
Investment Securities	25,972,060	26.689.137		
Current Tax Assets	-			
Investment in Subsidiaries				
Investment in Associates				
Investment Property				
Property and Equipment	87,993,230	58,092,585		
Goodwill and Intangible Assets	2,338,201	1,337,888		
Deferred Tax Assets	2,000,202	2,007,000		
Other Assets	40,996,672	37,826,310		
Total Assets	3,252,110,312	2,883,103,529		
Liabilities	3,232,110,312	2,003,203,52.		
Due to Bank and Financial Institutions				
Due to Nepal Rastra Bank				
Derivative Financial Instruments				
Deposits from Customers	2.616.180.137	2.274.730.553		
Borrowings	2,010,100,137	2,2,74,730,33		
Current Tax Liabilities	2,006,544	7,630,349		
Provisions	1,467,896	1,299,068		
Deferred Tax Liabilities	4,125,788	3,805,487		
Other Liabilities	17.053.869	27,412,695		
Debt Securities Issued	11,033,003	27,412,05		
Subordinated Liabilities				
Total Liabilities	2,640,834,234	2,314,878,150		
Equity	2,040,034,234	2,514,676,150		
Share Capital	500,027,317	500,027,317		
Share Premium	6,009,608	6,009,608		
Retained Earnings	57,787,637	38,612,20		
Reserves	47.451.516	23.576.254		
Total Equity Attributable to Equity Holders	611,276,077	568,225,380		
Non Controlling Interest	011,270,077	300,223,300		
Total Equity	611,276,077	568,225,380		
Total Liabilities and Equity	3,252,110,312	2.883.103.529		
Contingent Liabilities and Commitments	3,232,110,312	2,003,103,32		
Net Assets Value per share	122.25	113.64		
Condensed Statement of Profit or Loss For the		113.04		

Particulars	Bank			
	Currer	Current Year		
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)
Interest Income	84,766,798	286,350,583	75,121,083	224,130,518
Interest Expense	43,887,551	149,063,275	34,071,195	111,101,537
Net Interest Income	40,879,247	137,287,307	41,049,889	113,028,981
Fee and Commission Income	4,567,973	17,677,648	4.084.178	15,307,179
Fee and Commission Expense	526,270	557,336	6,550	4,635,710
Net Fee and Commission Income	4.041,703	17,120,312	4,077,628	10,671,468
Net Interest, Fee and Commisson Income	44,920,950	154,407,619	45,127,517	123,700,449
Net Trading Income	-	-	-	
Other Operating Income	106,946	1,197,194	121,834	242,787
Total Operating Income	45,027,896	155,604,813	45,249,351	123,943,236
Impairment Charge/ (Reversal) for Loans and Other Lossess	4,392,705	(4.194.254)	13,955,337	18,440,457
Net Operating Income	40,635,191	159,799,067	31,294,014	105,502,779
Operating Expense	,,	,,	,,	
Personnel Expenses	19.145.956	60,794,016	11,765,497	39,429,624
Other Operating Expenses	7,926,832	27,198,060	11,239,970	27,451,298
Depreciation & Amortisation	2,400,964	9,587,517	2,239,331	8,749,967
Operating Profit	11,161,438	62,219,473	6,049,216	29,871,891
Non Operating Income	-	-	-	
Non Operating Expense	-	-		
Profit Before Income Tax	11.161.438	62,219,473	6.049.216	29.871.891
Income Tax Expense	11,101,100	02,023,	0,010,000	20,012,002
Current Tax	3,214,858	18,665,842	(144.601)	7.630.349
Deferred Tax	0,22.,000		2,307,285	2,307,285
Profit for the Period	7,946,580	43,553,631	3,886,531	19,934,257
Profit Attributable to:	1,010,000	,,	-,,,,,,,,,	20,000.,000
Equity-holders of the Bank	7,946,580	43,553,631	3,886,531	19,934,257
Non-Controlling Interest	1,510,000	.0,000,000	0,000,000	20,000.,200
Profit for the Period	7.946,580	43,553,631	3.886.531	19,934,257
Earnings per Share	7,540,500	,555,651	2,500,552	22,354,257
Basic Earnings per Share		8.71		3.99
Diluted Earnings per Share		8.71		3.99

Ratio as per NRB DIF	ective			
Particulars	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)
Capital Fund to RWA		24.66%		27.89%
Non- Performing Loan (NPL) to total Loan		1.63%		2.92%
Total Loan loss provision to Total NPL		123.10%		93.19%
Cost of Funds		7.73%		7.21%
Credit to deposit Ratio		63.51%		57.31%
Base Rate		11.94%		12.17%
Interest Rate Spread		6.05%		6.66%

is as per NRB circular, paged as per NRB circular, in regrouped / rearranged / restated wherever necessary, services are receivables and presented and of impairment charges, services are presented as the presented of the page of the property of the p

Personnel Spenses include empoymen owns by management and hence actuarias gan will change as part Actuary feeport.
 Provision for gratuity and leave here been provided for as per estimates by management and hence actuarias gan will change as part Actuary feeport.
 Allowing the part Actuary feeport.
 Allowing faces are subject to change geno otherwise instructions of Stations Andrea mador Regulatory Authorities.
 Detail interim financial report has been published in the bank's websites: www.sindhubank.com.np

Statement of Other Comprehensive Income For the year ended 31 Asar 2076

Particulars	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)
Profit for the year	7,946,580	43,553,631	3,886,531	19,934,257
Other Comprehensive Income, Net of Income Tax				
a) Items that will not be reclassified to profit or loss				
Gains/(losses) from investment in equity instruments measured at fair value	475,279.00	(718,477)	(375,217)	(3,103,125)
Gains/(losses) on revaluation	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-		-
Income tax relating to above items	(142,583.70)	215,543.05	112,565	930,937
Net other comprehensive income that will not be reclassified to profit or loss	332,695	(502,934)	(262,652)	(2,172,187)
b) Items that are or may be reclassified to profit or loss				
Gains/(losses) on cash flow hedge				
Exchange gains/(losses)(arising from translating financial assets of foreign operation)	-	-	-	-
Income tax relating to above items	-	-	-	-
Reclassify to profit or loss	-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-	-
c) Share of other comprehensive income of associate accounted as per equity method		-	-	-
Other Comprehensive Income for the year, Net of Income Tax	332,695	(502,934)	(262,652)	(2,172,187)
Total Comprehensive Income for the Period	8,279,275	43,050,698	3,623,880	17,762,069
Total Comprehensive Income attributable to:				
Equity-Holders of the Bank	8,279,275	43,050,698	3,623,880	17,762,069
Non-Controlling Interest				
Total Comprehensive Income for the Period	8 279 275 25	43 050 697 63	2 622 870 54	17 762 069 33

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनुसुची १४ (नियम २६ को उपनियम (१) संग सम्ब

आ.व.२०७५/७६ को चौथो त्रैमासिक प्रतिवेदन

शा.व.२०७५/७६ को चौथों जैमासिक प्रतिदेवन

1) विश्वीय विवरण :

3) जीमांक आरोपको वासलात, नाका-नोबसान सम्बन्धी विवरण वसे साथ प्रकाशित गरिएकोछ ।

3) प्रमुख विश्वीय अनुसात सम्बन्धी विवरण ।

सोधा अरुपीको अनुसात सम्बन्धी विवरण ।

प्रति वेश्वर आपन्ति : ४,०१४ सार्थिक सम्बन्धी विवरण ।

प्रति वेश्वर आपनती : ४,०१४ सार्थिक सुन्य । ४,०४१ प्रति केश्वर प्रति वेश्वर । १,४२० १५ प्रति केश्वर अस्वता ।

प्रति वेश्वर आपनती : ४,०१४ सार्थिक सुन्य । ४,०५१ प्रति केश्वर ।

प्रति वेश्वर आपनती : ४,०१४ सार्थिक सुन्य । ४,०५१ प्रति केश्वर ।

श्री केश्वर अस्वता वृद्धि सान्योध्यक्त अस्य प्रति वेश्वर ।

श्री केश्वर अस्वता वृद्धि सान्योध्यक अस्य प्रति केश्वर ।

श्री केश्वर अस्य स्वर्धि साम्योधि वृद्धि ।

श्री साम्योधि केश्वर ।

श्री साम्योधि केश्वर ।

श्री साम्योधि केश्वर ।

श्री साम्योधि कर्मा सम्बन्धी विवर ।

श्री साम्योधि केश्वर ।

श्री साम्योधि कर्मा सम्बन्धी सम्बन्धी केश्वर ।

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समया का कर्ता लगानीया व्यावदर अन्तर (spread) सीमुरिए नाहामा असर पर्ने सक्ते।

है निवेद तक्ष कर्ता लगानीया व्यावदर अन्तर (spread) सीमुरिए नाहामा असर पर्ने सक्ते।

हे व्याव मार्टिसपर्यी कर्मचारिकको क्याववाट हुन सक्ते जोविकार।

हे देशका ओद्योगिक तथा व्यापारिक क्षेत्रमा सिर्वित समस्यावाट क्रणीहरूको कर्ता तिर्ने सक्ते सम्तामा आएको क्यावाट वैक्को कर्ता असुलीया पर्ने सक्ते समया।

हा स्वाव प्रावास ५) टेशक अधिरिक्त तथा व्यापिक क्षेत्रका प्रितित समयावाद व्याप्तिक केवा किर्त सक क्षमाचा आएको कर्माच्य वैकको कर्जा असूतीमा भी सक्ते समयावा सम्पादा स



	As at 4th Quarter (31/03/2076) of the Fiscal Year 2075/076 Rs. in '0'					
\neg		This	Previous	Correspondi		
S.	Particulars	Ouarter	Quarter	Previous Ye		
No.	Latitemats	Ending	Ending	Quarter		
				Ending		
1.	Total Capital and Liabilities (1.1 to 1.7)		3,057,860.60			
1.1	Paid up Capital	500,027.32	500,027.32	500,027		
1.2	Reserve and Surplus	103,368.98	97,117.94	61,710		
1.4	Debenture and Bond Borrowings		400,000.00			
1.5	Deposits (a+b)	2,616,180,14		2,274,730		
4.5	a. Domestic Currency		2,019,191.77			
	b. Foregin Currency	2,010,100.14	2,013,131.77	2,274,730		
1.6	Income Tax Liability					
1.7	Other Liabilities	37,350.20	41,523.57	35,885		
2.	Total Assets (2.1 to 2.7)	3,256,926.63	3,057,860.60			
2.1	Cash and Bank Balance	207,104.58	118,733.87	217,907		
2.2	Money at call and Short Notice	866,914.67	942,412.91	970,073		
2.3	Investments	25,808.27	26,379.84	26,523		
2.4	Loans and Advances(a+b+c+d+e)	2,002,195.80	1,827,311.35	1,558,888		
	a. Real Estate Loan	514,889.71	495,402.60			
	Residential Real Estate Loan	514,889.71	495,402.60	360,274		
	Business Complex & Residential Apartment Construction Loan		-			
	 Income generation Commercial Complex Loan 	-	-			
	Other Real Estate Loan(Including Land purchase & Plotting)					
	b. Margin Type Loan	6,923.15	5,115.48	29,923		
	c. Term Loan	330,869.54	265,708.29	144,336		
	d. Overdraft Loan/TR Loan/ WC Loan	437,458.31	413,624.08	523,894		
	e. Others	712,055.10	647,460.89	500,460		
2.5	Fixed Assets	90,331.43	85,409.60	59,430 1,752		
2.7	Non Banking Assets Other Assets	64,571.87	57,613.02	37,776		
2.7	Other Assets	04,3/1.0/	37,013.02			
		Up to	Up to	Up to		
3	Profit and Loss Account	This Quarter	Previous	Correspond		
۱ '	Front and coss Account	Time Quarter	Quarter	Year Quar		
3.1	Interest Income	280,353.03	198,488.52	220,226		
3.2	Interest Expense	149.063.28	105,175.72	111.101		
	A. Net Interest Income(3.1 - 3.2)	131,289.76		109,124		
3.3	Fees, Commission and Discount	3,950.21	2,837.96	12,209		
3.4	Other Operating Income	14,924.63	11,361.97	2,808		
3.5	Foreign Exchange Gain/Loss(Net)	,	,	-,		
310	B. Total Operating Income(A+3.3+3.4+3.5)	150,164.60	107,512.71	124.143		
3.6	Staff Expenses	49,762.00	32,957.22	37,053		
3.7	Other Operating Expenses	38,563,67	26,488.85	40.836		
	C. Operating Profit Before Provision(B - 3.6 - 3.7)	61,838.93	48,066.65	46,252		
3.8	Provision for Possible Losses			21,606		
	D. Operating Profit (C – 3.8)	61,838.93	48,066.65	24,646		
3.9	Non Operating Income/Expenses (Net)					
3.10	Write Back of Provision for Possible Loss	4,637.73	8,586.96			
	E. Profit from Regular Activities (D+3.9+3.10)	66,476.66	56,653.61	24,646		
3.11	Extraordinary Income/Expenses (Net)	-	-			
	F. Profit before Bonus and Taxes (E +3.11)	66,476.66	56,653.61	24,646		
3.12	Provision for Staff Bonus	6,043.33	5,150.33	2,240		
3.13	Provision for Tax	18,130.00	15,450.98	6,721		
	G. Net Profit/Loss (F - 3.12 - 3.13)	42,303.33	36,052.29	15,684		
			At the End	At the En		
		At the End of	of Previous	Correspond		
4	Ratios	This Quarter		Previous Y		
_		-	Quarter	Quarter		
4.1	Capital Fund to RWA	24.66%	25.57%	27.8		
4.2	Non Performing Loan (NPL) to Total Loan	1.63%	1.93%	2.9		
4.3	Total Loan Loss Provision to Total NPL	123.10%	104.96%	93.1		
4.4	Cost of Funds	7.73%	7.62%	7.2		
	Credit to Deposit Ratio (Calculated as per NRB Directives)	63.51%	71.29%	57.3		
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate	63.51% 11.94%	71.29% 11.83%	57.3 12.1		